FORM B(Regulation 3)

GOVERNMENT OF THE
COMMONWEALTH OF THE BAHAMAS

MINISTRY OF FINANCE
DEPARTMENT OF INLAND REVENUE

Business Licence Certificate

(issued under Business Licence Act, 2023)

LICENCE NUMBER	Annual - 20097796	TIN	100950476

Pursuant to section 12 of the Business Licence Act, 2023

FIRST OVERSEAS BANK LIMITED

Trading as :

FIRST OVERSEAS BANK LIMITED

EXPIRES:

December

2026

located at :

Caves Village, Bldg#8, Office#2, West Bay Street, Nassau - New Providence

Is hereby granted an Annual licence to practice/carry on the profession/occupation/business of:

BANK AND TRUST COMPANY

Bank & Trust Services

Subject to the terms and conditions specified in that Act and subject also to the special terms and condition following, that is to say:-

- ***The Licensee has paid the business licence tax as assessed.***
- ***The Licensee has maintained the pre-required certification by other government and regulatory agencies.***

Granted this April 5th, 2026
By and with the authority of the Secretary

THIS LICENCE EXPIRES

DECEMBER 31, 2026

(for) Secretary

This certificate remains the property of the Business Licence Department, Ministry of Finance and must be surrendered upon request. Note that the said certificate must be displayed at all times in a conspicuous place where business activity is conducted in accordance with section 12 of the Business Licence Act. This licence is non-transferable. It is an offence punishable by law to alter or tamper with this certificate in any way. Please notify the Secretary immediately if there is any change in the circumstances of the business or if the legal obligation to be registered ceases.